

Exhibit I

UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF NEW YORK			PROOF OF CLAIM
Name of Debtor and Case Number: <u>STEVEN D. RIGEL 12-12020 (MG)</u>			
NOTE: This form should not be used to make a claim for an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) arising after the commencement of the case. A "request" for payment of an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) may be filed pursuant to 11 U.S.C. § 503.			
Name of Creditor (the person or other entity to whom the debtor owes money or property): <u>GMAC MORTGAGE</u>			<input type="checkbox"/> Check this box if this claim amends a previously filed claim. Court Claim Number: _____ (If known) Filed on: _____ <input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars. 5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount. <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input checked="" type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier – 11 U.S.C. §507 (a)(4). <input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. §507 (a)(5). <input checked="" type="checkbox"/> Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. §507 (a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. §507 (a)(8). <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. §507 (a) _____. Amount entitled to priority: <u>\$ 9,600.00</u> <small>* Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</small>
Name and address where notices should be sent: <u>STEVEN D. RIGEL</u> <u>751 BECKER AVE N.E.</u> <u>PALM BAY, FL, 32905</u>			
Telephone number: <u>321-684-3476</u> email: <u>STEVE.RIGEL21@YAHOO</u>			
Name and address where payment should be sent (if different from above):			
Telephone number: _____ email: _____			
1. Amount of Claim as of Date Case Filed: \$ _____ If all or part of the claim is secured, complete item 4. If all or part of the claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.			
2. Basis for Claim: <u>MORTGAGE NOTE</u> (See instruction #2)			
3. Last four digits of any number by which creditor identifies debtor: <u>4189</u>	3a. Debtor may have scheduled account as: _____ (See instruction #3a)	3b. Uniform Claim Identifier (optional): _____ (See instruction #3b)	
4. Secured Claim (See instruction #4) Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information. Nature of property or right of setoff: <input checked="" type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Value of Property: \$ <u>165,000</u> Annual Interest Rate <u>6.25</u> % <input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Variable (when case was filed) Amount of arrearage and other charges, as of the time case was filed, included in secured claim, if any: \$ _____ Basis for perfection: _____ Amount of Secured Claim: \$ _____ Amount Unsecured: \$ <u>48,000</u>			
6. Claim Pursuant to 11 U.S.C. § 503(b)(9): Indicate the amount of your claim arising from the value of any goods received by the Debtor within 20 days before May 14, 2012, the date of commencement of the above case, in which the goods have been sold to the Debtor in the ordinary course of such Debtor's business. Attach documentation supporting such claim. \$ _____ (See instruction #6)			
7. Credits. The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #7)			
8. Documents: Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. (See instruction #8, and the definition of "redacted".) DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain:			
9. Signature: (See instruction #9) Check the appropriate box. <input type="checkbox"/> I am the creditor. <input type="checkbox"/> I am the creditor's authorized agent. <input checked="" type="checkbox"/> I am the trustee, or the debtor, or their authorized agent. <input type="checkbox"/> I am a guarantor, surety, indorser, or other codebtor. (Attach copy of power of attorney, if any.) (See Bankruptcy Rule 3004.) (See Bankruptcy Rule 3005.) I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief. Print Name: <u>STEVEN D. RIGEL</u> Title: <u>MR.</u> Company: _____ (Signature) <u>Steven D Rigel</u> (Date) <u>5 Oct 2012</u> Address and telephone number (if different from notice address above):			
Telephone number: _____ Email: _____ Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both			

RECEIVED

OCT 10 2012

KURTZMAN CARSON CONSULTANTS



121202012101000000000029

THIS FORM HAS BEEN APPROVED BY THE FLORIDA ASSOCIATION OF REALTORS® AND THE FLORIDA BAR

Contract For Sale And Purchase

FLORIDA ASSOCIATION OF REALTORS® AND THE FLORIDA BAR

1* **PARTIES:** Tracy Kuehne ("Seller"),
2* and Steven & Lourdes Rigel (H/W) ("Buyer"),

3 hereby agree that Seller shall sell and Buyer shall buy the following described Real Property and Personal Property (collectively "Property")
4 pursuant to the terms and conditions of this Contract for Sale and Purchase and any riders and addenda ("Contract"):

5 **I. DESCRIPTION:**

6* (a) Legal description of the Real Property located in Brevard County, Florida: Tax ID: 5931

7* Parcel ID: 28-37-27-75-0013.0-0004.00

8* Lot 4 Block 130 Port Malabar Unit 5

9* (b) Street address, city, zip, of the Property: 751 NE Becker Ave Palm Bay, FL

10 (c) Personal Property includes existing range(s), refrigerator(s), dishwasher(s), ceiling fan(s), light fixture(s), and window treatment(s) unless 32905
11 specifically excluded below.

12* Other items included are: range, microwave, dishwasher, garbage disposal SDR LR

13* Items of Personal Property (and leased items, if any) excluded are:

14* _____

15* _____

16* **II. PURCHASE PRICE** (U.S. currency): \$ 165,000.00

17 **PAYMENT:**

18* (a) Deposit held in escrow by State Title Partners (Escrow Agent) in the amount of (checks subject to clearance) \$ 1,000.00

19* (b) Additional escrow deposit to be made to Escrow Agent within _____ days after Effective Date
20* (see Paragraph III) in the amount of. \$ _____

21* (c) Financing (see Paragraph IV) in the amount of. \$ 165,000.00

22* (d) Other. \$ _____

23 (e) Balance to close by cash, wire transfer or LOCALLY DRAWN cashier's or official bank check(s), subject
24* to adjustments or prorations. \$ 0.00

25 **III. TIME FOR ACCEPTANCE OF OFFER AND COUNTEROFFERS; EFFECTIVE DATE:**

26 (a) If this offer is not executed by and delivered to all parties OR FACT OF EXECUTION communicated in writing between the parties on or
27* before 9/7/2007, the deposit(s) will, at Buyer's option, be returned and this offer withdrawn. **UNLESS OTH-**
28 **ERWISE STATED, THE TIME FOR ACCEPTANCE OF ANY COUNTEROFFERS SHALL BE 2 DAYS FROM THE DATE THE COUN-**
29 **TEROFFER IS DELIVERED.**

30 (b) The date of Contract ("Effective Date") will be the date when the last one of the Buyer and Seller has signed or initialed this offer or the
31 final counteroffer. If such date is not otherwise set forth in this Contract, then the "Effective Date" shall be the date determined above for
32 acceptance of this offer or, if applicable, the final counteroffer.

33 **IV. FINANCING:**

34* ☐ (a) This is a cash transaction with no contingencies for financing;

35* ☒ (b) This Contract is contingent on Buyer obtaining approval of a loan ("Loan Approval") within 30 days (if blank, then 30 days) after
36* Effective Date ("Loan Approval Date") for (CHECK ONLY ONE): ☒ a fixed; ☐ an adjustable; or ☐ a fixed or adjustable rate loan, in the prin-
37* cipal amount of \$ 165,000.00, at an initial interest rate not to exceed TBD %, discount and origination fees not to exceed
38* TBD % of principal amount, and for a term of 30 years. Buyer will make application within 2 days (if blank, then 5 days) after
39 Effective Date. Buyer shall use reasonable diligence to: obtain Loan Approval and notify Seller in writing of Loan Approval by Loan
40 Approval Date; satisfy terms and conditions of the Loan Approval; and close the loan. Loan Approval which requires a condition related to
41 the sale of other property shall not be deemed Loan Approval for purposes of this subparagraph. Buyer shall pay all loan expenses. If Buyer
42 does not deliver written notice to Seller by Loan Approval Date stating Buyer has either obtained Loan Approval or waived this financing con-
43 tingency, then either party may cancel this Contract by delivering written notice ("Cancellation Notice") to the other, not later than seven (7)
44 days prior to Closing. Seller's Cancellation Notice must state that Buyer has three (3) days to deliver to Seller written notice waiving this
45 financing contingency. If Buyer has used due diligence and has not obtained Loan Approval before cancellation as provided above, Buyer
46 shall be refunded the deposit(s). Unless this financing contingency has been waived, this Contract shall remain subject to the satisfaction,
47 by Closing, of those conditions of Loan Approval related to the Property;

48* ☐ (c) Assumption of existing mortgage (see rider for terms); or

49* ☐ (d) Purchase money note and mortgage to Seller (see Standards B and K and riders; addenda; or special clauses for terms).

50* **V. TITLE EVIDENCE:** At least _____ days (if blank, then 5 days) before Closing a title insurance commitment with legible copies of instruments
51 listed as exceptions attached thereto ("Title Commitment") and, after Closing, an owner's policy of title insurance (see Standard A for terms) shall
52 be obtained by:

53* (CHECK ONLY ONE): ☒ (1) Seller, at Seller's expense and delivered to Buyer or Buyer's attorney; or

54* ☐ (2) Buyer at Buyer's expense.

55* (CHECK HERE): ☐ If an abstract of title is to be furnished instead of title insurance, and attach rider for terms. or Before

56* **VI. CLOSING DATE:** This transaction shall be closed and the closing documents delivered on 10/7/2007 ("Closing"), unless
57 modified by other provisions of this Contract. If Buyer is unable to obtain Hazard, Wind, Flood, or Homeowners' insurance at a reasonable rate
58 due to extreme weather conditions, Buyer may delay Closing for up to 5 days after such coverage becomes available.

59 **VII. RESTRICTIONS; EASEMENTS; LIMITATIONS:** Seller shall convey marketable title subject to: comprehensive land use plans, zoning,
60 restrictions, prohibitions and other requirements imposed by governmental authority; restrictions and matters appearing on the plat or otherwise

SDR

LR

OCTOBER 9, 2007

Date

418-9

Loan Number

Dear Borrower:

We wish to take this opportunity to welcome you as a customer of HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.) and to provide you with the following information regarding your loan.

In accordance with the terms of the Note and Mortgage, your first monthly payment is due and payable on or before DECEMBER 1, 2007. All succeeding payments are due and payable on the first day of the month.

Your initial monthly payment will be as follows:

Monthly Principal and Interest:	\$ 1,056.51
Monthly Property Tax Deposit:	\$ 126.17
Monthly Hazard Insurance Deposit:	\$ 87.25
Monthly Annual Assessment Amount:	\$
Monthly Flood Insurance Deposit:	\$
Monthly Mortgage Insurance Deposit:	\$ 133.32
	\$
	\$
	\$
Total Initial Monthly Payment:	\$ 1,403.25

You will be provided with monthly payment coupons for your convenience. However, if your initial payment coupon has not arrived by the time you need to make your payment, please detach and mail the coupon below along with your check to the address indicated. Our mailing address for all correspondence is:

GMAC Mortgage, LLC
P.O. Box 4622
Waterloo, IA 50704-4622
800-766-4622

Please include your loan number on all correspondence.

Please provide us with the following information in order for us to assure timely receipt of your monthly mortgage billing statements and to correspond with you on any other matters of importance. Please sign below and return to the mailing address provided above.

*Mailing Address/P.O. Box _____

(* Indicate mailing address after loan settlement)

City, State & Zip Code _____

Present Telephone Number (include area code) _____

If I/We the Borrower(s) desire the mailing address to be different than the address of the Property indicated on the Deed of Trust, Borrower(s) must provide the correct mailing address. I/We certify the above mailing information to be true and correct and further agree to notify the holder of service of the note immediately of any change of address by certified mail, return receipt requested, to the above referenced address. No other knowledge, whether actual or constructive by the holder of the Note or any of its agents or employees, will be sufficient to put the holder of the Note on notice of any change of Borrower(s) mailing address and/or telephone number.

STEVEN D RIGEL

-Borrower

LOURDES L RIGEL

-Borrower

-Borrower

-Borrower

FIRST PAYMENT COUPON

NAME: STEVEN D RIGEL
AMOUNT: \$1,403.25

LOAN NUMBER: 418-9
DATE DUE: DECEMBER 1, 2007

A late charge will be assessed if payment is received at this designated location after the 15th calendar day following the due date indicated above.

Send payment to:
GMAC Mortgage, LLC

Using overnight mail service, send payment to:
GMAC Mortgage, LLC

P.O. Box 780
Waterloo, IA 50704-0780

6716 Grade Lane, Bldg 9, Suite 910
Louisville, KY 40213-1407

GENERAL LOAN PARAMETERS:

Purchase Price: 165,000.00
Appraisal Price: 165,000.00
Down Payment: 0.00
Original Balance: 165,000.00
Term In Months: 360
Interest Rate: 6.6250%

AMORTIZATION SCHEDULE

Borrower: RIGEL, STEVEN

Loan #: [REDACTED] 418-9

Pmt #	Interest	Principal	P&I	PMI	Tot Pmt	Balance	LTV
1	910.94	145.57	1056.51	133.32	1189.83	164854.43	99.9117%
2	910.13	146.38	1056.51	133.32	1189.83	164708.05	99.8230%
3	909.33	147.18	1056.51	133.32	1189.83	164560.87	99.7338%
4	908.51	148.00	1056.51	133.32	1189.83	164412.87	99.6441%
5	907.70	148.81	1056.51	133.32	1189.83	164264.06	99.5539%
6	906.87	149.64	1056.51	133.32	1189.83	164114.42	99.4632%
7	906.05	150.46	1056.51	133.32	1189.83	163963.96	99.3720%
8	905.22	151.29	1056.51	133.32	1189.83	163812.67	99.2804%
9	904.38	152.13	1056.51	133.32	1189.83	163660.54	99.1882%
10	903.54	152.97	1056.51	133.32	1189.83	163507.57	99.0954%
11	902.70	153.81	1056.51	133.32	1189.83	163353.76	99.0022%
12	901.85	154.66	1056.51	133.32	1189.83	163199.10	98.9085%
13	901.00	155.51	1056.51	133.32	1189.83	163043.59	98.8142%
14	900.14	156.37	1056.51	133.32	1189.83	162887.22	98.7195%
15	899.27	157.24	1056.51	133.32	1189.83	162729.98	98.6242%
16	898.41	158.10	1056.51	133.32	1189.83	162571.88	98.5284%
17	897.53	158.98	1056.51	133.32	1189.83	162412.90	98.4320%
18	896.65	159.86	1056.51	133.32	1189.83	162253.04	98.3351%
19	895.77	160.74	1056.51	133.32	1189.83	162092.30	98.2377%
20	894.88	161.63	1056.51	133.32	1189.83	161930.67	98.1398%
21	893.99	162.52	1056.51	133.32	1189.83	161768.15	98.0413%
22	893.09	163.42	1056.51	133.32	1189.83	161604.73	97.9422%
23	892.19	164.32	1056.51	133.32	1189.83	161440.41	97.8426%
24	891.29	165.22	1056.51	133.32	1189.83	161275.19	97.7425%
25	890.37	166.14	1056.51	133.32	1189.83	161109.05	97.6418%
26	889.46	167.05	1056.51	133.32	1189.83	160942.00	97.5406%
27	888.53	167.98	1056.51	133.32	1189.83	160774.02	97.4388%
28	887.61	168.90	1056.51	133.32	1189.83	160605.12	97.3364%
29	886.67	169.84	1056.51	133.32	1189.83	160435.28	97.2335%
30	885.74	170.77	1056.51	133.32	1189.83	160264.51	97.1300%
31	884.79	171.72	1056.51	133.32	1189.83	160092.79	97.0259%
32	883.85	172.66	1056.51	133.32	1189.83	159920.13	96.9212%
33	882.89	173.62	1056.51	133.32	1189.83	159746.51	96.8160%
34	881.93	174.58	1056.51	133.32	1189.83	159571.93	96.7102%
35	880.97	175.54	1056.51	133.32	1189.83	159396.39	96.6038%
36	880.00	176.51	1056.51	133.32	1189.83	159219.88	96.4968%
37	879.03	177.48	1056.51	133.32	1189.83	159042.40	96.3893%
38	878.05	178.46	1056.51	133.32	1189.83	158863.94	96.2811%
39	877.06	179.45	1056.51	133.32	1189.83	158684.49	96.1724%
40	876.07	180.44	1056.51	133.32	1189.83	158504.05	96.0630%
41	875.07	181.44	1056.51	133.32	1189.83	158322.61	95.9530%
42	874.07	182.44	1056.51	133.32	1189.83	158140.17	95.8425%
43	873.07	183.44	1056.51	133.32	1189.83	157956.73	95.7313%
44	872.05	184.46	1056.51	133.32	1189.83	157772.27	95.6195%
45	871.03	185.48	1056.51	133.32	1189.83	157586.79	95.5071%
46	870.01	186.50	1056.51	133.32	1189.83	157400.29	95.3941%
47	868.98	187.53	1056.51	133.32	1189.83	157212.76	95.2804%
48	867.95	188.56	1056.51	133.32	1189.83	157024.20	95.1661%
49	866.90	189.61	1056.51	133.32	1189.83	156834.59	95.0512%
50	865.86	190.65	1056.51	133.32	1189.83	156643.94	94.9357%
51	864.81	191.70	1056.51	133.32	1189.83	156452.24	94.8195%
52	863.75	192.76	1056.51	133.32	1189.83	156259.48	94.7027%
53	862.68	193.83	1056.51	133.32	1189.83	156065.65	94.5852%
54	861.61	194.90	1056.51	133.32	1189.83	155870.75	94.4671%
55	860.54	195.97	1056.51	133.32	1189.83	155674.78	94.3483%
56	859.45	197.06	1056.51	133.32	1189.83	155477.72	94.2289%
57	858.37	198.14	1056.51	133.32	1189.83	155279.58	94.1088%
58	857.27	199.24	1056.51	133.32	1189.83	155080.34	93.9880%
59	856.17	200.34	1056.51	133.32	1189.83	154880.00	93.8666%
60	855.07	201.44	1056.51	133.32	1189.83	154678.56	93.7445%
61	853.95	202.56	1056.51	133.32	1189.83	154476.00	93.6218%
62	852.84	203.67	1056.51	133.32	1189.83	154272.33	93.4983%
63	851.71	204.80	1056.51	133.32	1189.83	154067.53	93.3742%
64	850.58	205.93	1056.51	133.32	1189.83	153861.60	93.2494%
65	849.44	207.07	1056.51	133.32	1189.83	153654.53	93.1239%

GMAC Mortgage
3451 Hammond Ave
PO Box 780
Waterloo, IA 50704-0780

GMAC Mortgage

September 26, 2012

STEVEN D RIGEL
LOURDES L RIGEL
751 NE BECKER AVENUE
PALM BAY, FL 32905

RE: Account Number [REDACTED] 4189
Property Address 751 NE BECKER AVENUE
PALM BAY, FL 32905

Dear STEVEN D RIGEL LOURDES L RIGEL

Congratulations! Your request for a loan modification has been approved subject to the following:

- Receipt of your contribution in the form of certified funds
- Receipt of the signed and (if applicable) notarized and/or witnessed loan modification agreement and any attachments
- Receipt of clear title, if applicable

Highlights of the enclosed Loan Modification Agreement and instructions for completing and returning it are as follows:

- The contribution amount of \$1,500.00 in the form of certified funds is due in our office by October 06, 2012.
- The beginning interest rate is 4.625%. If you are approved for a step rate modification, the adjustment terms are listed in the Modification Agreement.
- This modification may incorporate principal deferment of \$48,479.00 that will result in a principal payment that will be due when the term of your loan expires October 01, 2052 (Maturity Date).
- This type of modification may incorporate some forgiveness of principal and/or interest, resulting in a reduction of your New Principal Balance. The amount of your principal forgiveness will be \$0.00 and interest will be \$0.00. **This may result in a tax consequence to you and we encourage you to contact a tax professional to discuss any questions you may have.**
- The first modified payment begins November 01, 2012.
- **Modified Payment Amount**

Principal and Interest	\$521.26
Escrow	\$396.84
Total Payment	\$918.10
- **If executing an ink signature (paper), enclosed are multiple copies of the Modification Agreement; please retain one copy for your records and return all other original Modification Agreements. You must sign and return the Modification Agreements to us in the enclosed, pre-paid envelope. The signed Modification Agreement must be received in our office on or before October 06, 2012. If the Modification Agreements have notary provisions at the end; do NOT sign the enclosed Loan Modification Agreements unless you are in the presence of a notary.**

Now, therefore, in consideration of the mutual promises and agreements contained herein, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, and intending to be legally bound, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. Borrower acknowledges that as of the Effective Date, the amount payable under the Note and Security Instrument (New Principal Balance) is \$162,384.88. The "New Principal Balance" less the deferred and forgiven Principal Balance shall be referred to as the "Interest Bearing Principal Balance" and this amount is \$113,905.88. This represents a reduction in my old principal balance (the balance due prior to the date of this loan modification) by \$48,479.00 (Total Deferred + Forgiven Principal) of which \$0.00 is being forgiven in full and \$48,479.00 is being deferred (the "Deferred Principal Balance") until the Term of my loan expires (the Maturity Date), or when I payoff my loan at the time when I sell or transfer any interest in my home, refinance the loan, or when the last scheduled payment is due, and the Lender will be under no obligation to refinance my loan. Until I am required to payoff the Deferred Principal Balance, I will not be required to pay interest or make monthly payments on the deferred amount.
2. The Maturity Date is October 01, 2052.
3. Borrower hereby renews and extends such indebtedness and promises to pay jointly and severally to the order of Lender the Principal Balance, consisting of the amount(s) loaned to Borrower by Lender and any accrued but unpaid interest capitalized to date as applicable, along with any other amounts that may come due under the terms of the original Note and Security Instrument.
4. Interest will be charged on the unpaid, non-deferred, "New Principal Balance" until the non-deferred principal has been paid in full. Borrower promises to pay interest at the rate of 4.625% from October 01, 2012 until I payoff my loan at the time when I sell or transfer any interest in my home, refinance the loan, or when the last scheduled payment is due. If Step Rate: The rate of interest I pay will change based upon Payment Schedule below.
5. Borrower promises to make monthly principal and interest payments of \$521.26, beginning on November 01, 2012, and continuing thereafter on the same day of each succeeding month, according to the Payment Schedule below until all principal and interest is paid in full. Borrower will make such payments at 3451 Hammond Avenue, Waterloo, Iowa, 50702 or at such other place as Lender may require. The amounts indicated in this paragraph do not include any required escrow payments for items such as hazard insurance or property taxes; if such escrow payments are required the monthly payments will be higher and may change as the amounts required for escrow items change.

If Step Rate:

PAYMENT SCHEDULE

Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Monthly Escrow Payment Amount	Total Monthly Payment	Payment Begins On	Payment Ends on
4.625%	October 01, 2012	\$521.26	\$396.84, may adjust periodically	\$918.10, may adjust periodically	November 01, 2012	October 01, 2052

Credit Reports: ScoreSense.com

Not Open	Unknown	Current	30 days late	60 days late	90 days late	120 days late	150+ days late	Payment plan	Repossession Foreclosure	Collection Chargeoff
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Real Estate Accounts: Primary and secondary mortgages on your home

GMAC MORT.

	TransUnion	Experian	Equifax
Account #:	47568****	47568****	47568****
Condition:	Derogatory	Derogatory	Derogatory
Balance:	\$161599	\$161599	\$161599
Type:	Conventional real estate mortgage	Conventional real estate mortgage	Real estate mortgage
Pay Status:	Late 120 Days	Foreclosure	Late 120 Days

More about this account >>

Two-Year payment history

Legend >>

[illegible]